

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.-35. (Canceled)

36. (New) Apparatus for reminding a user of an activity to be performed, comprising:

a Smart Card comprising:

a card body;

an integrated circuit microprocessor;

a power source; and

a least one user alert device for alerting a user at a predetermined time prior to performance of said activity.

37. (New) The apparatus as claimed in claim 36, wherein said Smart Card is a contact Smart Card conforming to ISO 7816 Standards.

38. (New) The apparatus as claimed in claim 36, wherein said Smart Card is a contact-less Smart Card conforming to ISO 14443 or ISO 15693 Standards.

39. (New) The apparatus as claimed in claim 36, wherein said Smart Card further comprises:

a user button for enabling a user to select a desired function of said Smart Card.

40. (New) The apparatus as claimed in claim 36, wherein said Smart Card is reprogrammable.

41. (New) The apparatus as claimed in claim 36, wherein said at least one user alert device comprises a flat speaker for providing an audio alarm.

42. (New) The apparatus as claimed in claim 41, wherein said speaker comprises a piezoelectric audio transducer.

43. (New) The apparatus as claimed in claim 36, wherein said at least one user alert device comprises a visual alert for providing a visual cue to a user.

44. (New) The apparatus as claimed in claim 43, wherein said visual alert comprises at least one light emitting diode (LED).

45. (New) The apparatus as claimed in claim 43, wherein said visual alert comprises at least one optical fiber strand protruding from said card and a light generating member for generating and transmitting light down said at least one optical fiber strand.

46. (New) The apparatus as claimed in claim 36, wherein said power source comprises an ultra-thin flat battery.

47. (New) The apparatus as claimed in claim 36, wherein said Smart Card further comprises a display area for displaying user information.

48. (New) The apparatus as claimed in claim 36, wherein said Smart Card further comprises an on-board clock for keeping a running time.

49. (New) The apparatus as claimed in claim 36, wherein said Smart Card comprises a magnetic element for enabling a user to removably secure said Smart Card to a metallic surface.

50. (New) The apparatus as claimed in claim 36, wherein said card body comprises a credit card size plastic card.

51. (New) The apparatus as claimed in claim 36, further comprising:

a Smart Card reader for programming said Smart Card with information relating to said activity.

52. (New) The apparatus as claimed in claim 51, wherein said Smart Card reader is a contact Smart Card reader compatible with ISO 7816 Standards.

53. (New) The apparatus as claimed in claim 51, wherein said Smart Card reader is a contact Smart Card reader conforming to PC/SC and/or CT-API and/or EMV certified ISO Standard.

54. (New) The apparatus as claimed in claim 51, wherein said Smart Card reader is a contact-less Smart Card reader compatible with ISO 14443 or ISO 15693 Standards.

55. (New) The apparatus as claimed in claim 53, wherein said Smart Card reader is connectable to a personal computer (PC).

56. (New) The apparatus as claimed in claim 36, wherein said activity comprises an appointment to be met or a medication to be taken or a deposit of money at a bank to be made or that a door should be locked or that a further security action such as setting an entrance alarm should be carried out.

57. (New) A method for reminding a user to perform a predetermined activity, comprising the steps of:

providing a Smart Card comprising at least one user alert device for providing an alert cue to a user at a predetermined time prior to performance of said activity;

programming said Smart Card via a Smart Card reader;

providing said programmed Smart Card to said user; and

at said predetermined time generating an alert cue via said Smart Card.

58. (New) The method as claimed in claim 57, wherein said step of programming comprises:

locating said Smart Card in a contact Smart Card reader conforming to ISO 7816 Standards and storing user information associated with said predetermined activity in said Smart Card.

59. (New) The method as claimed in claim 57, wherein said step of programming comprises:

locating said Smart Card in a contact-less Smart Card reader conforming to ISO 14443 or ISO 15693 Standards, and storing user information associated with said predetermined activity in said Smart Card.

60. (New) The method as claimed in claim 22, wherein said step of providing said programmed Smart Card comprises posting said Smart Card to said user prior to said predetermined time.

61. (New) The method as claimed in claim 60, further comprising the step of securing said Smart Card to a letter sent from a service provider.

62. (New) The method as claimed in claim 61, further comprising removably securing said Smart Card to said letter.

63. (New) The method as claimed in claim 57, wherein said step of providing comprises handing said Smart Card to said user at an appointment with a service provider prior to said predetermined time.

64. (New) The method as claimed in claim 22, further comprising the steps of:

subsequent to said step of generating an alert cue, via a user button of said Smart Card, a user selecting a function of said Smart Card.

65. (New) The method as claimed in claim 22, further comprising the steps of:

generating an alert cue at a further predetermined time prior to said predetermined time for providing a reminder identifying said predetermined time.

66. (New) The method as claimed in claim 57, wherein said step of generating an alert cue comprises, via an on-board speaker, generating audible speech information.

67. (New) The method as claimed in claim 57, further comprising updating information stored on said Smart Card via a web page.

68. (New) The method as claimed in claim 57, further comprising reminding said user according to an appointment reminder protocol.